

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE : Bankruptcy No. 19-22357-GLT  
Matthew A. Manges and :  
Christina L. Manges, : Chapter 13  
Debtors :  
Related to Docket No.: 101  
Matthew A. Manges and :  
Christina L. Manges :  
Movants :  
vs. :  
Ronda J. Winnecur, Esquire, :  
Chapter 13 Trustee, :  
Respondent. :  
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**ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the Debtors' Motion for Approval of Post-Petition Vehicle Financing Dkt. No. 101 ("Motion") filed by Debtors on January 18, 2023. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Motion* Dkt. No. 101 is **GRANTED** as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase of a replacement, vehicle on the following terms:

- (a) the total amount of financing shall not exceed **\$25,000.00**; and
- (b) the monthly payments made under the financing agreement **shall not exceed \$400.00 per month.**

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing, including details of automobile trade-in or sale, if applicable.

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to the postpetition automobile lender identified in the report of financing for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the postpetition automobile lender.

6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Daniel P. Foster

Dated: January 18, 2023



Gregory L. Taddonio, <sup>CHIEF</sup> Judge  
United States Bankruptcy Court

Case Administrator to Mail to:

Debtor(s)  
Counsel for Debtor(s) Ronda J.  
Winnecur, Esq. Office of the  
U.S. Trustee

**ENTERED BY DEFAULT**

In re:  
Matthew A. Manges  
Christina L. Manges  
Debtors

Case No. 19-22357-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Feb 06, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2023:**

**Recip ID** **Recipient Name and Address**  
db/jdb + Matthew A. Manges, Christina L. Manges, 14 Shady Avenue, Burgettstown, PA 15021-1032

**TOTAL: 1**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

**NONE**

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

**NONE**

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR2 bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Matthew A. Manges dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Christina L. Manges dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8